

<i>SERFF Tracking Number:</i>	<i>MALI-126034346</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Mutual of America Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>41612</i>
<i>Company Tracking Number:</i>	<i>IRA-2004AMEND1</i>		
<i>TOI:</i>	<i>A02.1G Group Annuities - Deferred Non-Variable and Variable</i>	<i>Sub-TOI:</i>	<i>A02.1G.002 Flexible Premium</i>
<i>Product Name:</i>	<i>IRA Amendments</i>		
<i>Project Name/Number:</i>	<i>/</i>		

## Filing at a Glance

Company: Mutual of America Life Insurance Company

Product Name: IRA Amendments	SERFF Tr Num: MALI-126034346	State: Arkansas
TOI: A02.1G Group Annuities - Deferred Non-Variable and Variable	SERFF Status: Closed-Approved-Closed	State Tr Num: 41612
Sub-TOI: A02.1G.002 Flexible Premium	Co Tr Num: IRA-2004AMEND1	State Status: Approved-Closed
Filing Type: Form	Authors: Robert Thode, Drake Reporto	Reviewer(s): Linda Bird
	Date Submitted: 02/19/2009	Disposition Date: 02/23/2009
		Disposition Status: Approved-Closed
Implementation Date Requested: On Approval		Implementation Date:

State Filing Description:

## General Information

Project Name:	Status of Filing in Domicile: Not Filed
Project Number:	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments: Will be filed.
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 02/23/2009	Explanation for Other Group Market Type:
	State Status Changed: 02/23/2009
Deemer Date:	Created By: Drake Reporto
Submitted By: Drake Reporto	Corresponding Filing Tracking Number:
Filing Description:	

Amendment form IRA-2004AMEND1 amends contract form IRA-2004(AR) for traditional IRA arrangements.

Amendment form IRA-2004AMEND1SEP amends contract form IRA-2004(AR) for SEP IRA arrangements.

Amendment form IRA-2004AMEND1SIMPLE amends contract form IRA-2004(AR) for SIMPLE IRA arrangements.

Amendment form IRA-2004AMEND1ROTH amends contract form IRA-2004(AR) for Roth IRA arrangements.

SERFF Tracking Number: MALI-126034346 State: Arkansas

Filing Company: Mutual of America Life Insurance Company State Tracking Number: 41612

Company Tracking Number: IRA-2004AMEND1

TOI: A02.1G Group Annuities - Deferred Non- Sub-TOI: A02.1G.002 Flexible Premium  
Variable and Variable

Product Name: IRA Amendments

Project Name/Number: /

## Company and Contact

### Filing Contact Information

Drake Reporto, Assistant Document Specialist drake.reporto@mutualofamerica.com  
320 Park Avenue 212-224-1127 [Phone]  
New York, NY 10022 212-224-2507 [FAX]

### Filing Company Information

Mutual of America Life Insurance Company	CoCode: 88668	State of Domicile: New York
320 Park Ave	Group Code:	Company Type:
New York, NY 10022	Group Name:	State ID Number:
(212) 224-1600 ext. 1520[Phone]	FEIN Number: 13-1614399	

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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$80.00
Retaliatory?	No
Fee Explanation:	4 Amendments at \$20.00 each for a total of \$80.00
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Mutual of America Life Insurance Company	\$80.00	02/19/2009	25821464

SERFF Tracking Number:	MALI-126034346	State:	Arkansas
Filing Company:	Mutual of America Life Insurance Company	State Tracking Number:	41612
Company Tracking Number:	IRA-2004AMEND1		
TOI:	A02.1G Group Annuities - Deferred Non-Variable and Variable	Sub-TOI:	A02.1G.002 Flexible Premium
Product Name:	IRA Amendments		
Project Name/Number:	/		

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	02/23/2009	02/23/2009

<i>SERFF Tracking Number:</i>	<i>MALI-126034346</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Mutual of America Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>41612</i>
<i>Company Tracking Number:</i>	<i>IRA-2004AMEND1</i>		
<i>TOI:</i>	<i>A02.1G Group Annuities - Deferred Non-Variable and Variable</i>	<i>Sub-TOI:</i>	<i>A02.1G.002 Flexible Premium</i>
<i>Product Name:</i>	<i>IRA Amendments</i>		
<i>Project Name/Number:</i>	<i>/</i>		

## Disposition

Disposition Date: 02/23/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: MALI-126034346 State: Arkansas

Filing Company: Mutual of America Life Insurance Company State Tracking Number: 41612

Company Tracking Number: IRA-2004AMEND1

TOI: A02.1G Group Annuities - Deferred Non- Sub-TOI: A02.1G.002 Flexible Premium  
Variable and Variable

Product Name: IRA Amendments

Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Statement of Variability - IRA-2004AMEND1		Yes
Supporting Document	Statement of Variability - IRA-2004AMEND1SEP		Yes
Supporting Document	Statement of Variability - IRA-2004AMEND1SIMPLE		Yes
Supporting Document	Statement of Variability - IRA-2004AMEND1ROTH		Yes
Supporting Document	Cover Letter		Yes
Form	IRA Amendment		Yes
Form	SEP IRA Amendment		Yes
Form	SIMPLE IRA Amendment		Yes
Form	Roth IRA Amendment		Yes

SERFF Tracking Number: MALI-126034346 State: Arkansas

Filing Company: Mutual of America Life Insurance Company State Tracking Number: 41612

Company Tracking Number: IRA-2004AMEND1

TOI: A02.1G Group Annuities - Deferred Non- Sub-TOI: A02.1G.002 Flexible Premium  
Variable and Variable

Product Name: IRA Amendments

Project Name/Number: /

## Form Schedule

### Lead Form Number:

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	IRA-2004AMEND1	Policy/Cont IRA Amendment ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		54.863	IRA-2004AMEND1.pdf
	IRA-2004AMEND1SEP	Policy/Cont SEP IRA ract/Fratern Amendment al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		58.032	IRA-2004AMEND1SEP.pdf
	IRA-2004AMEND1SIMPLE	Policy/Cont SIMPLE IRA ract/Fratern Amendment al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		57.099	IRA-2004AMEND1SIMPLE.pdf
	IRA-2004AMEND1ROTH	Policy/Cont Roth IRA ract/Fratern Amendment al	Initial		50.875	IRA-2004AMEND1ROTH.pdf

<i>SERFF Tracking Number:</i>	<i>MALI-126034346</i>	<i>State:</i>	<i>Arkansas</i>
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<i>TOI:</i>	<i>A02.1G Group Annuities - Deferred Non-Variable and Variable</i>	<i>Sub-TOI:</i>	<i>A02.1G.002 Flexible Premium</i>
<i>Product Name:</i>	<i>IRA Amendments</i>		
<i>Project Name/Number:</i>	<i>/</i>		
	<b>Certificate:</b>		
	<b>Amendmen</b>		
	<b>t, Insert</b>		
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	<b>Endorseme</b>		
	<b>nt or Rider</b>		

# MUTUAL OF AMERICA LIFE INSURANCE COMPANY

[320 PARK AVENUE NEW YORK NY 10022-6839 • 212 224 1600]

(hereafter called the "Company")

Individual retirement annuity contract IRA-2004 issued by the Company is hereby amended as follows, effective as of the Effective Date of the Contract:

- (1) Subsection (b)(iv) in the Contributions provision of Section 3 of the Contract is deleted in its entirety and replaced with the following:

(iv) rollover contributions from another individual retirement arrangement pursuant to Section 408(d)(3) of the Code (including a SEP IRA), a qualified retirement plan pursuant to Section 402(c) or 402(e)(6) of the Code, a qualified annuity arrangement pursuant to Section 403(a)(4) of the Code, a tax-deferred annuity arrangement pursuant to Section 403(b)(8) or (10) of the Code, or a governmental eligible deferred compensation plan pursuant to Section 457(e)(16) of the Code; or

- (2) Subsection (b)(v) in the Contributions provision of Section 3 of the Contract is deleted in its entirety and replaced with the following:

(v) any amount transferred on the Owner's behalf from another individual retirement arrangement maintained pursuant to Section 408 of the Code, including a SEP IRA. However, contributions made by the Owner or on the Owner's behalf under a SIMPLE IRA may not be made to this Contract. Nor may the Owner rollover or transfer any funds to this Contract from a SIMPLE IRA prior to the expiration of the 2-year period beginning on the date that the Owner first participated in that SIMPLE IRA.

- (3) The second to last paragraph of Subsection (c) in the Contributions provision of Section 3 of the Contract is deleted in its entirety and replaced with the following:

The dollar limit for taxable years beginning after 2008 shall be adjusted for cost of living increases in multiples of \$500 by the Secretary of the Treasury in accordance with Section 219(b)(5)(D) of the Code.

- (4) Subsection (a)(i) of Section 7 of the Contract is deleted in its entirety and replaced with the following:

(i) All payments, withdrawals and distributions shall comply with the minimum distribution requirements of Sections 401(a)(9) and 408(b)(3) of the Internal Revenue Code, the applicable IRS Regulations thereunder, and any subsequent pronouncements.

- (5) Subsection (b)(i)(1) of Section 7 of the Contract is deleted in its entirety and replaced with the following:

(1) If the Owner's spouse is the sole Beneficiary, and he or she is more than ten years younger than the Owner, the distribution period is the greater of: (I) the number determined in accordance with (2) below; or (II) the number in the Joint and Last Survivor Table in Q&A 3 of IRS Regulations Section 1.401(a)(9)-9 corresponding to the Owner's age and the Owner's spouse's age as of their birthdays in the calendar year for which the distribution is paid.




- (6) The subsection entitled “**Reports**” in Section 9 of the Contract is deleted in its entirety and replaced with the following:

**Reports**

The Company shall send the Owner a statement at least once every twelve months in accordance with Section 408(i) of the Code. Such statement shall show, as of the date of the statement, the Account Value available for withdrawal (the “cash surrender value”), or to purchase an annuity under this Contract (a “paid-up annuity”), or to provide a death benefit under this Contract.

This amendment is executed at New York, New York.



Cindy Lee

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Second Vice President

# MUTUAL OF AMERICA LIFE INSURANCE COMPANY

[320 PARK AVENUE NEW YORK NY 10022-6839 • 212 224 1600]

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- (2) Subsection (b)(v) in the Contributions provision of Section 3 of the Contract is deleted in its entirety and replaced with the following:

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This amendment is executed at New York, New York.



Cindy Lee

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Second Vice President

# MUTUAL OF AMERICA LIFE INSURANCE COMPANY

[320 PARK AVENUE NEW YORK NY 10022-6839 • 212 224 1600]

(hereafter called the "Company")

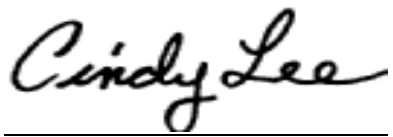
Individual retirement annuity contract IRA-2004 issued by the Company is hereby amended as follows, effective as of the Effective Date of the Contract:

- (1) Subsection (a)(i) of Section 7 of the Contract is deleted in its entirety and replaced with the following:
  - (i) All payments, withdrawals and distributions shall comply with the minimum distribution requirements of Sections 401(a)(9) and 408(b)(3) of the Internal Revenue Code, the applicable IRS Regulations thereunder, and any subsequent pronouncements.
- (2) Subsection (b)(i)(1) of Section 7 of the Contract is deleted in its entirety and replaced with the following:
  - (1) If the Owner's spouse is the sole Beneficiary, and he or she is more than ten years younger than the Owner, the distribution period is the greater of: (I) the number determined in accordance with (2) below; or (II) the number in the Joint and Last Survivor Table in Q&A 3 of IRS Regulations Section 1.401(a)(9)-9 corresponding to the Owner's age and the Owner's spouse's age as of their birthdays in the calendar year for which the distribution is paid.
- (3) The subsection entitled "**Reports**" in Section 9 of the Contract is deleted in its entirety and replaced with the following:

## **Reports**

The Company shall send the Owner a statement at least once every twelve months in accordance with Section 408(i) of the Code. Such statement shall show, as of the date of the statement, the Account Value available for withdrawal (the "cash surrender value"), or to purchase an annuity under this Contract (a "paid-up annuity"), or to provide a death benefit under this Contract.

This amendment is executed at New York, New York.



Cindy Lee

Second Vice President

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# MUTUAL OF AMERICA LIFE INSURANCE COMPANY

[320 PARK AVENUE NEW YORK NY 10022-6839 • 212 224 1600]

(hereafter called the "Company")

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- (2) Subsection (a) of Section 7 of the Contract is deleted in its entirety and replaced with the following:

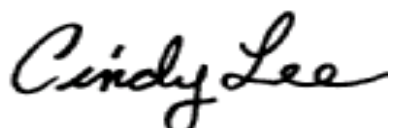
- (a) All payments, withdrawals and distributions shall comply with the minimum distribution requirements of Sections 401(a)(9), 408(b)(3) and 408A(d)(5) of the Internal Revenue Code, the applicable IRS Regulations thereunder, and any subsequent pronouncements.

- (3) The subsection entitled "**Reports**" in Section 9 of the Contract is deleted in its entirety and replaced with the following:

## **Reports**

The Company shall send the Owner a statement at least once every twelve months in accordance with Section 408(i) of the Code. Such statement shall show, as of the date of the statement, the Account Value available for withdrawal (the "cash surrender value"), or to purchase an annuity under this Contract (a "paid-up annuity"), or to provide a death benefit under this Contract.

This amendment is executed at New York, New York.

  
\_\_\_\_\_  
Second Vice President

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SERFF Tracking Number:	MALI-126034346	State:	Arkansas
Filing Company:	Mutual of America Life Insurance Company	State Tracking Number:	41612
Company Tracking Number:	IRA-2004AMEND1		
TOI:	A02.1G Group Annuities - Deferred Non-Variable and Variable	Sub-TOI:	A02.1G.002 Flexible Premium
Product Name:	IRA Amendments		
Project Name/Number:	/		

## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Flesch Certification		
<b>Comments:</b>		
<b>Attachment:</b> fleschcertIRAamends.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Application		
<b>Comments:</b> IRA-APP-2008(AR) approved August 12, 2008.		
<b>Attachment:</b> IRA-APP-2008(AR).pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Life & Annuity - Acturial Memo		
<b>Bypass Reason:</b> Does not apply as these are Amendments, not Policies.		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Statement of Variability - IRA-2004AMEND1		
<b>Comments:</b>		
<b>Attachment:</b> Statement of Variability - IRA-2004AMEND1.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
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SERFF Tracking Number: MALI-126034346 State: Arkansas  
Filing Company: Mutual of America Life Insurance Company State Tracking Number: 41612  
Company Tracking Number: IRA-2004AMEND1  
TOI: A02.1G Group Annuities - Deferred Non- Sub-TOI: A02.1G.002 Flexible Premium  
Variable and Variable  
Product Name: IRA Amendments  
Project Name/Number: /

**Satisfied - Item:** Statement of Variability - IRA-2004AMEND1SEP

**Comments:**

**Attachment:**

Statement of Variability - IRA-2004AMEND1SEP.pdf

**Item Status:**

**Status  
Date:**

**Satisfied - Item:** Statement of Variability - IRA-2004AMEND1SIMPLE

**Comments:**

**Attachment:**

Statement of Variability - IRA-2004AMEND1SIMPLE.pdf

**Item Status:**

**Status  
Date:**

**Satisfied - Item:** Statement of Variability - IRA-2004AMEND1ROTH

**Comments:**

**Attachment:**

Statement of Variability - IRA-2004AMEND1ROTH.pdf

**Item Status:**

**Status  
Date:**

**Satisfied - Item:** Cover Letter

**Comments:**

**Attachment:**

ArkansasCoverLetter.pdf

320 PARK AVENUE  
NEW YORK NY 10022-6839  
212 224 1600  
212 224 2500 FAX

CERTIFICATION OF COMPLIANCE  
READABILITY REQUIREMENTS

I hereby certify that the form(s) indicated below meet the standards of readability.

The form(s) indicated below have attained the computed Flesch score shown for the form(s).

FORM(S) CONTAINED IN THIS FILING AND FLESCH SCORE:

IRA-2004AMEND1	54.863
IRA-2004AMEND1SEP	58.032
IRA-2004AMEND1SIMPLE	57.099
IRA-2004AMEND1ROTH	50.875

DATE:

2/12/2009

Robert Thode  
Manager

State Compliance & Govt. Regulations

# IRA APPLICATION

## TYPE OF ANNUITY CONTRACT (Choose one)

- ☒ Traditional IRA ☐ ROTH IRA ☐ Simplified Employee Pension (SEP) IRA  
☐ Savings Incentive Match Plan for Employees (SIMPLE) IRA ☐ Other IRA: \_\_\_\_\_

## OWNER/ANNUITANT INFORMATION

NAME [John Doe]		TELEPHONE NUMBER WORK [111-111-1111] HOME [111-222-1111]	
ADDRESS [123 Main Street]		City Anytown	State Zip Code AR 12345
DATE OF BIRTH [1/ 1/ 73]		SOCIAL SECURITY NUMBER [123-45-6789]	
<input checked="" type="checkbox"/> MALE <input type="checkbox"/> FEMALE	INITIAL CONTRIBUTION \$ [500]	DISTRIBUTION # 1937	CONTRIBUTION METHOD <input checked="" type="checkbox"/> DIRECT PAYMENT <input type="checkbox"/> PAYROLL DEDUCTION (mandatory for SEP or SIMPLE)

## EMPLOYER'S INFORMATION (Complete only if SEP, SIMPLE or payroll deduction IRA)

EMPLOYER'S NAME	EMPLOYER NUMBER	EMPLOYER'S TELEPHONE NUMBER
-----------------	-----------------	-----------------------------

## EMPLOYEE'S INFORMATION (Complete only if SEP or SIMPLE)

DATE EMPLOYEE HIRED / /	EMPLOYEE'S DEPARTMENT # (optional)	EMPLOYEE'S SALARY RATE \$ _____	<input type="checkbox"/> ANNUAL <input type="checkbox"/> SEMIMONTHLY <input type="checkbox"/> WEEKLY <input type="checkbox"/> MONTHLY <input type="checkbox"/> BIWEEKLY
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For a SIMPLE IRA enter the Eligibility Date for Employer Contributions: Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_  
 For SIMPLE, Eligibility Date for Employer Contributions is first day of calendar year following completion of Eligibility requirements.

## SOURCE OF FUNDS (Complete only if rollover)

- ☐ From: ☐ a Traditional IRA ☐ a ROTH IRA ☐ a SIMPLE IRA in force less than 2 years ☐ \_\_\_\_\_  
☐ From an eligible employer retirement plan\*.  
☐ From a retirement plan death benefit paid to me as beneficiary of an individual who participated in an eligible employer retirement plan\*. The individual was ☐ was not ☐ my spouse.  
 Are any of the funds from a "Designated ROTH Account" under an eligible employer retirement plan\*?  
☐ Yes ☐ No Amount \$ \_\_\_\_\_

\*Eligible employer retirement plans are 401(a) plans (including 401(k) plans), 403(b) arrangements and governmental 457(b) deferred compensation arrangements.

## CONTRACT INFORMATION

- First of month annuity payments are to begin (the Owner may change this date at any time by advance notice) 1 / 38 (optional)  
 (MONTH) (YEAR)
- Is the contract requested by this application intended to replace or change any insurance or annuities now in force?  
☐ Yes ☒ No If the answer is "Yes," please provide the following for the policy being replaced or changed:  
 Company \_\_\_\_\_ Contract Number \_\_\_\_\_ Amount \$ \_\_\_\_\_

## ALLOCATION OF CONTRIBUTIONS

Show the percentage of your future contributions you want to place in the interest account and/or investment funds. Use whole numbers only, and make sure the percentages total 100%. Amounts you place in the interest account will be credited with the rate of interest currently applicable to that account. Your balance in any investment fund will fluctuate to recognize investment results.

INTEREST ACCOUNT		INVESTMENT FUNDS					
MUTUAL OF AMERICA		MUTUAL OF AMERICA				FIDELITY®	
Interest Accumulation Account	[ 50 ] %	Money Market Fund	[ 50 ] %	All America Fund	%	2015 Retirement Fund	%
		Mid-Term Bond Fund	%	Small Cap Value Fund	%	2020 Retirement Fund	%
		Bond Fund	%	Small Cap Growth Fund	%	2025 Retirement Fund	%
		Composite Fund	%	Mid Cap Value Fund	%	2030 Retirement Fund	%
		Conservative Allocation Fund	%	Mid-Cap Equity Index Fund	%	2035 Retirement Fund	%
Main Street Fund®/VA	%	Moderate Allocation Fund	%	International Fund	%	2040 Retirement Fund	%
CALVERT		Aggressive Allocation Fund	%	Retirement Income Fund	%	2045 Retirement Fund	%
Social Balanced Fund	%	Equity Index Fund	%	2010 Retirement Fund	%		

**BENEFICIARY DESIGNATIONS**

Please name one or more beneficiaries to receive any death benefits payable. Only you, the Owner, may name and change the beneficiary. If you wish to name an organization or an estate to receive any benefits payable, show the name of the organization or the estate in the section labeled "FULL NAME" in the portion of this form provided for naming beneficiaries.

Upon your death, benefits will be paid to the primary beneficiary(ies). If no primary beneficiary(ies) is (are) living at the time benefits become payable, Mutual of America will pay the benefits to the secondary beneficiary(ies). If benefits are to be paid to more than one beneficiary they will be paid in equal shares, unless other proportions are stated in the section labeled "BENEFIT PERCENT" in the portion of this form provided for naming beneficiaries.

**BENEFICIARY DESIGNATIONS****PRIMARY BENEFICIARY OR BENEFICIARIES**

I, the Owner, name the following person or persons as my beneficiary or beneficiaries.

FULL NAME First Initial Last [Jane A. Doe]				FULL NAME First Initial Last			
ADDRESS Street [123 Main Street]				ADDRESS Street			
City [Anytown]		State AR		City		State Zip Code	
Zip Code 12345		BENEFIT PERCENT [100]%		DATE OF BIRTH (Optional) / /		SOCIAL SECURITY # (Optional)	
RELATIONSHIP [Wife]		BENEFIT PERCENT %		DATE OF BIRTH (Optional) / /		SOCIAL SECURITY # (Optional)	
RELATIONSHIP		RELATIONSHIP		RELATIONSHIP		RELATIONSHIP	

**SECONDARY BENEFICIARY OR BENEFICIARIES**

If none of the persons named above are living when a payment is to be made, the following person or persons are to receive the payment.

FULL NAME First Initial Last				FULL NAME First Initial Last			
ADDRESS Street				ADDRESS Street			
City		State Zip Code		City		State Zip Code	
BENEFIT PERCENT %		DATE OF BIRTH (Optional) / /		BENEFIT PERCENT %		DATE OF BIRTH (Optional) / /	
SOCIAL SECURITY # (Optional)		RELATIONSHIP		SOCIAL SECURITY # (Optional)		RELATIONSHIP	
RELATIONSHIP		RELATIONSHIP		RELATIONSHIP		RELATIONSHIP	

**STATEMENT AND SIGNATURE**

I, the Owner, acknowledge that: (a) I have received a copy of the current Prospectus; (b) I have read the Prospectus and understand its terms; and (c) I am familiar with the objectives of the Investment Funds. I understand that any election or authorization made under my contract as part of this application is subject to the conditions and limitations set forth in the Prospectus.

If this is a ROTH IRA contract, I understand that I may not roll over contributions or transfer amounts from existing annuity contracts or IRA-type arrangements other than as described in Section 408A(c) of the Internal Revenue Code.

If this is a SIMPLE IRA contract, I understand that I may not roll over contributions or transfer amounts from existing annuity contracts or IRA arrangements other than from another SIMPLE IRA arrangement described in Section 408A(p)(1) of the Internal Revenue Code.

I UNDERSTAND THAT: (A) ANY AMOUNTS PLACED IN THE INTEREST ACCUMULATION ACCOUNT WILL EARN INTEREST AT THE RATES DETERMINED BY MUTUAL OF AMERICA; AND (B) ANY AMOUNTS PLACED IN THE INVESTMENT FUNDS ARE NOT GUARANTEED AS TO FIXED DOLLAR AMOUNTS AND MAY INCREASE OR DECREASE IN VALUE BASED UPON THE FUNDS' INVESTMENT RESULTS.

All statements in this application are true and complete to the best of my knowledge and belief. I agree that this application will become a part of any contract issued based upon this application.

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

An initial contribution of \$ [500] is submitted with this application. I understand that this contribution will be refunded by Mutual of America if a contract based upon this application is not issued.

Signed at [Anytown/AR] on [7/23] 08  
(City/State) (Month/Day) (Year)

Countersigned [William Agent] [John Doe]  
Licensed Agent Signature of Employee/Owner/Annuitant

**CONSULTANT'S REPORT**

To the best of your knowledge is the contract applied for intended to replace any insurance or annuity in force in this or any other company?

☐ Yes ☒ No If "Yes," give company name: \_\_\_\_\_

MUTUAL OF AMERICA  
LIFE INSURANCE COMPANY

MUTUAL OF AMERICA

320 PARK AVENUE  
NEW YORK NY 10022-6839  
212 224 1600  
212 224 2500 FAX

**DESCRIPTION OF ILLUSTRATIVE AND  
VARIABLE LANGUAGE (02/17/2009)  
FOR  
IRA-2004AMEND1**

1. The Company's address and telephone number are bracketed to permit any changes that may occur in this information in future new issues of the amendment.
2. The name/title of the officer of the Company are bracketed to reflect any changes in this information at the time the amendment is issued, but the amendment shall always be signed by an officer of the Company.

# MUTUAL OF AMERICA LIFE INSURANCE COMPANY

1

[320 PARK AVENUE NEW YORK NY 10022-6839 • 212 224 1600]  
(hereafter called the "Company")

Individual retirement annuity contract IRA-2004 issued by the Company is hereby amended as follows, effective as of the Effective Date of the Contract:

- (1) Subsection (b)(iv) in the Contributions provision of Section 3 of the Contract is deleted in its entirety and replaced with the following:

(iv) rollover contributions from another individual retirement arrangement pursuant to Section 408(d)(3) of the Code (including a SEP IRA), a qualified retirement plan pursuant to Section 402(c) or 402(e)(6) of the Code, a qualified annuity arrangement pursuant to Section 403(a)(4) of the Code, a tax-deferred annuity arrangement pursuant to Section 403(b)(8) or (10) of the Code, or a governmental eligible deferred compensation plan pursuant to Section 457(e)(16) of the Code; or

- (2) Subsection (b)(v) in the Contributions provision of Section 3 of the Contract is deleted in its entirety and replaced with the following:

(v) any amount transferred on the Owner's behalf from another individual retirement arrangement maintained pursuant to Section 408 of the Code, including a SEP IRA. However, contributions made by the Owner or on the Owner's behalf under a SIMPLE IRA may not be made to this Contract. Nor may the Owner rollover or transfer any funds to this Contract from a SIMPLE IRA prior to the expiration of the 2-year period beginning on the date that the Owner first participated in that SIMPLE IRA.

- (3) The second to last paragraph of Subsection (c) in the Contributions provision of Section 3 of the Contract is deleted in its entirety and replaced with the following:

The dollar limit for taxable years beginning after 2008 shall be adjusted for cost of living increases in multiples of \$500 by the Secretary of the Treasury in accordance with Section 219(b)(5)(D) of the Code.

- (4) Subsection (a)(i) of Section 7 of the Contract is deleted in its entirety and replaced with the following:

(i) All payments, withdrawals and distributions shall comply with the minimum distribution requirements of Sections 401(a)(9) and 408(b)(3) of the Internal Revenue Code, the applicable IRS Regulations thereunder, and any subsequent pronouncements.

- (5) Subsection (b)(i)(1) of Section 7 of the Contract is deleted in its entirety and replaced with the following:

(1) If the Owner's spouse is the sole Beneficiary, and he or she is more than ten years younger than the Owner, the distribution period is the greater of: (I) the number determined in accordance with (2) below; or (II) the number in the Joint and Last Survivor Table in Q&A 3 of IRS Regulations Section 1.401(a)(9)-9 corresponding to the Owner's age and the Owner's spouse's age as of their birthdays in the calendar year for which the distribution is paid.

- (6) The subsection entitled “**Reports**” in Section 9 of the Contract is deleted in its entirety and replaced with the following:

**Reports**

The Company shall send the Owner a statement at least once every twelve months in accordance with Section 408(i) of the Code. Such statement shall show, as of the date of the statement, the Account Value available for withdrawal (the “cash surrender value”), or to purchase an annuity under this Contract (a “paid-up annuity”), or to provide a death benefit under this Contract.

This amendment is executed at New York, New York.

2

*Cindy Lee*

Second Vice President

MUTUAL OF AMERICA  
LIFE INSURANCE COMPANY

MUTUAL OF AMERICA

320 PARK AVENUE  
NEW YORK NY 10022-6839  
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212 224 2500 FAX

**DESCRIPTION OF ILLUSTRATIVE AND  
VARIABLE LANGUAGE (02/17/2009)  
FOR  
IRA-2004AMEND1SEP**

1. The Company's address and telephone number are bracketed to permit any changes that may occur in this information in future new issues of the amendment.
2. The name/title of the officer of the Company are bracketed to reflect any changes in this information at the time the amendment is issued, but the amendment shall always be signed by an officer of the Company.



# MUTUAL OF AMERICA LIFE INSURANCE COMPANY

1

[320 PARK AVENUE NEW YORK NY 10022-6839 • 212 224 1600]  
(hereafter called the "Company")

Individual retirement annuity contract IRA-2004 issued by the Company is hereby amended as follows, effective as of the Effective Date of the Contract:

- (1) Subsection (b)(iv) in the Contributions provision of Section 3 of the Contract is deleted in its entirety and replaced with the following:

(iv) rollover contributions from another individual retirement arrangement pursuant to Section 408(d)(3) of the Code (including a SEP IRA), a qualified retirement plan pursuant to Section 402(c) or 402(e)(6) of the Code, a qualified annuity arrangement pursuant to Section 403(a)(4) of the Code, a tax-deferred annuity arrangement pursuant to Section 403(b)(8) or (10) of the Code, or a governmental eligible deferred compensation plan pursuant to Section 457(e)(16) of the Code;

- (2) Subsection (b)(v) in the Contributions provision of Section 3 of the Contract is deleted in its entirety and replaced with the following:

(v) amounts transferred on the Owner's behalf from another individual retirement arrangement maintained pursuant to Section 408 of the Code, including a SEP IRA.

- (3) The second to last paragraph of Subsection (c) in the Contributions provision of Section 3 of the Contract is deleted in its entirety and replaced with the following:

The dollar limit for taxable years beginning after 2008 shall be adjusted for cost of living increases in multiples of \$500 by the Secretary of the Treasury in accordance with Section 219(b)(5)(D) of the Code.

- (4) Subsection (a)(i) of Section 7 of the Contract is deleted in its entirety and replaced with the following:

(i) All payments, withdrawals and distributions shall comply with the minimum distribution requirements of Sections 401(a)(9) and 408(b)(3) of the Internal Revenue Code, the applicable IRS Regulations thereunder, and any subsequent pronouncements.

- (5) Subsection (b)(i)(1) of Section 7 of the Contract is deleted in its entirety and replaced with the following:

(1) If the Owner's spouse is the sole Beneficiary, and he or she is more than ten years younger than the Owner, the distribution period is the greater of: (I) the number determined in accordance with (2) below; or (II) the number in the Joint and Last Survivor Table in Q&A 3 of IRS Regulations Section 1.401(a)(9)-9 corresponding to the Owner's age and the Owner's spouse's age as of their birthdays in the calendar year for which the distribution is paid.

- (6) The subsection entitled “**Reports**” in Section 9 of the Contract is deleted in its entirety and replaced with the following:

**Reports**

The Company shall send the Owner a statement at least once every twelve months in accordance with Section 408(i) of the Code. Such statement shall show, as of the date of the statement, the Account Value available for withdrawal (the “cash surrender value”), or to purchase an annuity under this Contract (a “paid-up annuity”), or to provide a death benefit under this Contract.

This amendment is executed at New York, New York.

2

*Cindy Lee*

Second Vice President

MUTUAL OF AMERICA  
LIFE INSURANCE COMPANY

MUTUAL OF AMERICA

320 PARK AVENUE  
NEW YORK NY 10022-6839  
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212 224 2500 FAX

**DESCRIPTION OF ILLUSTRATIVE AND  
VARIABLE LANGUAGE (02/17/2009)  
FOR  
IRA-2004AMEND1SIMPLE**

1. The Company's address and telephone number are bracketed to permit any changes that may occur in this information in future new issues of the amendment.
2. The name/title of the officer of the Company are bracketed to reflect any changes in this information at the time the amendment is issued, but the amendment shall always be signed by an officer of the Company.

# MUTUAL OF AMERICA LIFE INSURANCE COMPANY

1

[320 PARK AVENUE NEW YORK NY 10022-6839 • 212 224 1600]  
(hereafter called the "Company")

Individual retirement annuity contract IRA-2004 issued by the Company is hereby amended as follows, effective as of the Effective Date of the Contract:

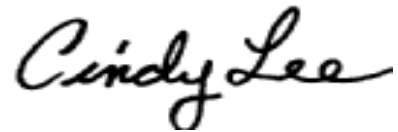
- (1) Subsection (a)(i) of Section 7 of the Contract is deleted in its entirety and replaced with the following:
  - (i) All payments, withdrawals and distributions shall comply with the minimum distribution requirements of Sections 401(a)(9) and 408(b)(3) of the Internal Revenue Code, the applicable IRS Regulations thereunder, and any subsequent pronouncements.
- (2) Subsection (b)(i)(1) of Section 7 of the Contract is deleted in its entirety and replaced with the following:
  - (1) If the Owner's spouse is the sole Beneficiary, and he or she is more than ten years younger than the Owner, the distribution period is the greater of: (I) the number determined in accordance with (2) below; or (II) the number in the Joint and Last Survivor Table in Q&A 3 of IRS Regulations Section 1.401(a)(9)-9 corresponding to the Owner's age and the Owner's spouse's age as of their birthdays in the calendar year for which the distribution is paid.
- (3) The subsection entitled "**Reports**" in Section 9 of the Contract is deleted in its entirety and replaced with the following:

## **Reports**

The Company shall send the Owner a statement at least once every twelve months in accordance with Section 408(i) of the Code. Such statement shall show, as of the date of the statement, the Account Value available for withdrawal (the "cash surrender value"), or to purchase an annuity under this Contract (a "paid-up annuity"), or to provide a death benefit under this Contract.

This amendment is executed at New York, New York.

2



Second Vice President

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MUTUAL OF AMERICA  
LIFE INSURANCE COMPANY

MUTUAL OF AMERICA

320 PARK AVENUE  
NEW YORK NY 10022-6839  
212 224 1600  
212 224 2500 FAX

**DESCRIPTION OF ILLUSTRATIVE AND  
VARIABLE LANGUAGE (02/17/2009)  
FOR  
IRA-2004AMEND1ROTH**

1. The Company's address and telephone number are bracketed to permit any changes that may occur in this information in future new issues of the amendment.
2. The name/title of the officer of the Company are bracketed to reflect any changes in this information at the time the amendment is issued, but the amendment shall always be signed by an officer of the Company.

# MUTUAL OF AMERICA LIFE INSURANCE COMPANY

1

[320 PARK AVENUE NEW YORK NY 10022-6839 • 212 224 1600]  
(hereafter called the "Company")

Individual retirement annuity contract IRA-2004 issued by the Company is hereby amended as follows, effective as of the Effective Date of the Contract:

- (1) The second to last paragraph of Subsection (c) in the Contributions provision of Section 3 of the Contract is deleted in its entirety and replaced with the following:

The dollar limit for taxable years beginning after 2008 shall be adjusted for cost of living increases in multiples of \$500 by the Secretary of the Treasury in accordance with Section 219(b)(5)(D) of the Code.

- (2) Subsection (a) of Section 7 of the Contract is deleted in its entirety and replaced with the following:

(a) All payments, withdrawals and distributions shall comply with the minimum distribution requirements of Sections 401(a)(9), 408(b)(3) and 408A(d)(5) of the Internal Revenue Code, the applicable IRS Regulations thereunder, and any subsequent pronouncements.

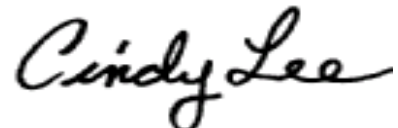
- (3) The subsection entitled "**Reports**" in Section 9 of the Contract is deleted in its entirety and replaced with the following:

## **Reports**

The Company shall send the Owner a statement at least once every twelve months in accordance with Section 408(i) of the Code. Such statement shall show, as of the date of the statement, the Account Value available for withdrawal (the "cash surrender value"), or to purchase an annuity under this Contract (a "paid-up annuity"), or to provide a death benefit under this Contract.

This amendment is executed at New York, New York.

2



Second Vice President

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MUTUAL OF AMERICA  
LIFE INSURANCE COMPANY

# MUTUAL OF AMERICA

320 PARK AVENUE  
NEW YORK NY 10022-6839  
212 224 1600  
212 224 2500 FAX

February 13, 2009

Dan Honey  
Analyst  
Arkansas Insurance Department  
1200 West 3rd Street  
Little Rock, AR 72201-1904

NAIC No. 88668

Re: Amendment form IRA-2004AMEND1  
Amendment form IRA-2004AMEND1SEP  
Amendment form IRA-2004AMEND1SIMPLE  
Amendment form IRA-2004AMEND1ROTH

Dear Mr. Honey:

To the best of our knowledge and belief, this submission complies with the laws and regulations of the State of Arkansas.

We are filing the above-referenced forms for your approval. These forms are new and, once approved, will be used on a general basis as set forth below.

Contract form IRA-2004(AR), approved by your department on 9/7/2005, is used as the contract form for all types of Individual Retirement Annuity arrangements (i.e. traditional, SEP, SIMPLE and Roth).

The Internal Revenue Service (IRS) has advised us that in order for contract form IRA-2004(AR) to be considered a prototype, we will need to make some minor changes to some of the language for each arrangement. Accordingly, the language that is modified by the above-referenced amendments constitutes required changes mandated by the IRS. The amendments will be sent to all inforce IRA contract holders and will be included with all new issues of the respective contracts.

Amendment form IRA-2004AMEND1 amends contract form IRA-2004(AR) for traditional IRA arrangements.

Dan Honey  
February 11, 2009  
Page 2

Amendment form IRA-2004AMEND1SEP amends contract form IRA-2004(AR) for SEP IRA arrangements.

Amendment form IRA-2004AMEND1SIMPLE amends contract form IRA-2004(AR) for SIMPLE IRA arrangements.

Amendment form IRA-2004AMEND1ROTH amends contract form IRA-2004(AR) for Roth IRA arrangements.

Thank you for reviewing this submission. If you would like to discuss this filing with me further, you may reach me directly at (212) 224-1127.

Sincerely,



Drake Reporto